

ARF FINANCIAL

Businesses Bank on Us.™



A BANK LOAN
WITHOUT THE HASSLE

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A BANK LOAN **WITHOUT THE HASSLE**

ARF Financial has built relationships with banks across the country, so merchants can acquire a bank loan fast, without collateral and with limited paperwork. That means the interest is tax deductible, rates are fixed, and you know the terms ahead of time. Our clients get the financing they need with manageable payments that won't increase as revenue grows.

- Loans from $5,000 to $1,500,000
- Collateral is not required on amounts up to $750,000
- No tax returns or financial statement requirements
- Flexible terms up to 24 months
- There is very little paperwork
- Approvals are normally granted within 48 hours
- Fundings in as little as 3-5 business days
- Repayment is not tied to your credit card transactions
- The interest is tax deductible
- We offer early payoff options



LEVERAGING BUSINESS

OPPORTUNITIES SINCE 2001

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LEVERAGING BUSINESS **OPPORTUNITIES SINCE 2001**

ARF Financial is a commercial lender licensed in the State of California that:

- Partners with state chartered FDIC-insured banks across the country
- Provides working capital & lines of credit for merchants nationwide
- Has over 25 years of lending experience
- Employs a full-time staff of financing professionals across the country
- Has approved helped thousands of merchants obtain approvals on over 24,000 loans with proceeds in excess of $1.5 billion.



EXPERTS IN
YOUR INDUSTRY

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EXPERTS IN **YOUR INDUSTRY**

ARF Financial has specialized expertise in providing financing options to a broad range of businesses:

- Restaurants, Bars, Caterers, Bakeries, Specialty Food
- Liquor Stores, Grocery Stores, Pharmacies
- Automotive Repair & Service
- Doctors, Chiropractors, Dentists & Orthodontists
- Manufacturing and Wholesale
- Salons & Spas
- And many other Business Retailers



THE RIGHT FINANCING
TO MEET YOUR NEEDS

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THE RIGHT FINANCING **TO MEET YOUR NEEDS**

ARF Financial provides the financing you need quickly to act on growth opportunities like the following:

- Opening another location
- Hiring additional staff
- Buying new equipment
- Purchasing additional inventory
- Renovating and/or expanding your existing facility
- Starting an advertising or marketing campaign to attract more business

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THE RIGHT FINANCING **TO MEET YOUR NEEDS**

And when there are bumps in the road, ARF Financial has your back when you have:

- Slow periods
- Seasonal revenue fluctuations
- Cash flow difficulties
- Large tax payments due
- And any other financial challenges



INNOVATIVE
LOAN PRODUCTS

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INNOVATIVE **LOAN PRODUCTS**

WORKING CAPITAL LOANS

Working capital loans are ideal for those business operators who are experiencing strong performance, but need an injection of capital to take advantage of growth opportunities, without giving up equity.

LINES OF CREDIT

A line of credit enables you to access the funds you need to get down to business – with the click of your mouse. ARF Financial lines of credit puts the power in your hands. And you only pay interest on what you actually use.

BRIDGE LOANS

A bridge loan is the perfect choice if you are waiting on conventional financing, making a large equipment purchase, or opening a new location. It is also a much cheaper alternative to acquiring equity partners to raise capital.

FLEX PAY LOANS & INTEREST ONLY FLEX PAY LOANS

Many merchants simply don't dream big because they can't afford to borrow the funds they need. Flex Pay solves that problem! Flex Pay allows merchants to defer 100% of their loan principal into the future, resulting in materially lower payments now!



COMPARE US

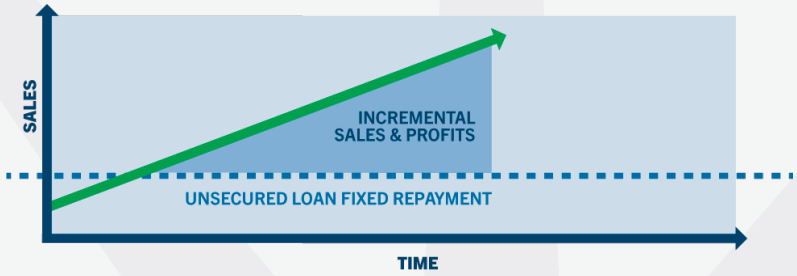
WE'RE THE BETTER CHOICE

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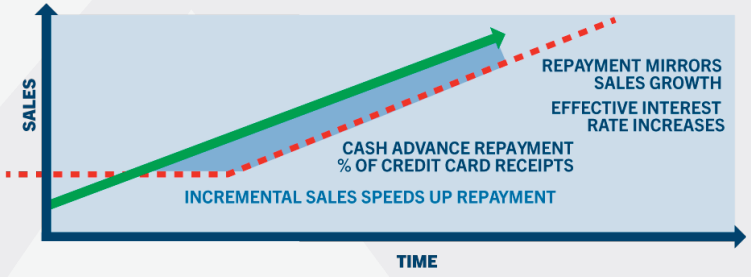
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ARF Financial's Unsecured Bank Loans are better for your business than Merchant Cash Advances. Our Business Loans with fixed weekly payments allows you to keep the additional profit generated from your hard work.

Why an Unsecured Business Loan Works



Why a Cash Advance Doesn't Work



With a Merchant Cash Advance, the more successful you are, the faster the Cash Advance Provider gets paid. This escalates the effective rate you are paying, sometimes to astronomical heights.

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Benefits	ARF Financial's Unsecured Business Loan	Merchant Cash Advance
Transparency	Yes, all Unsecured Business Loans have transparent loan terms including detailed rate, term, total payback and payment amount.	No, the agreement fails to identify the actual rate of interest being charged, the term of the payback and the amount of the payment.
Line of Credit	Yes, available to all borrowers who take less than their approved loan amount.	No, Cash Advance providers don't offer typical bank features like this, because their product is not a loan.
Ability to Pay Off Early	Yes, Unsecured Business Loans have options to be paid off early and business owners only pay interest for the time they keep the money.	No, merchants are forced to pay the entire balance with no discount.
Longer Terms – 12 to 24 Months	Yes, cash flow is king. We offer longer terms with lowest payments in the industry.	No, the typical repayment term is between 6 and 9 months.

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Benefits	ARF Financial's Unsecured Business Loan	Merchant Cash Advance
Larger Loan Amounts	Yes, loan amount is derived from a business' total sales – cash plus credit card sales – not just credit card sales.	No, loan amount is derived from credit card sales only.
Professional Support	Yes, full time professional Loan Officers provide advice, counsel and support to the business for growth and financing.	No, Merchant Cash Advances are typically sold by independent sales organizations that are more concerned about pushing cash versus learning what the business truly needs.
Tax Benefits	Yes, interest charged is an ordinary business expense and is tax deductible.	No, Merchant Cash Advances represent future sales sold at a discount and have no clear tax benefit to the owner.
Payment Via ACH	Yes, fixed weekly payments are deducted from the business's checking account, with no lockboxes or need to switch credit card processors.	No, payments fluctuate based on the merchants credit card volume, as revenue increases, so do the amount of the payments.
Trust & Credibility	Yes, ARF Financial has over 20 years of lending experience and partners with state chartered FDIC insured community banks across the country.	Do you really know who you are borrowing from?



SERVICING MORE THAN JUST LOANS.

We see ourselves as true business partners to our clients. Perhaps that's why so many of them turn to us time and time again to help fund their success. Unlike many of our competitors, we have expert loan officers ready to advise you. Not only do they help you during the application process, they stay engaged throughout the term of the loan to help you reach your financial goals.



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Anna May

Junior Sales Executive

Office: (832) 760-0294

Email: amay@arffinancial.com

Web: www.arffinancial.com/anna

Imagine what you could do with additional working capital. We can make it easy. Contact me today. I'll work hard to get you the funds you need to make your business more profitable!

A Licensed California Lender # 603 7958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and A.R.F's standard underwriting guidelines.